Laporan Ukuran Utama - Individu
Key Metric Report – Bank Only

Nama Bank/*Name of Bank* : PT Bank Tabungan Negara (Persero), Tbk.
Posisi Laporan/*Reporting Position* : September 2025/ *September 2025* - (TW III/2025)

(Juta/Million Rupiah)

Keterangan/Deskripsi		*Description*	Periode				
			Sep-25	Jun-25 (Audited)	Mar-25	Dec-24 (*Audited*)	Sep-24 (*Reviewed*)
Modal Yang Tersedia (nilai)		***Available Capital***					
1	Modal Inti Utama (CET1)	*Common Equity Tier 1*	30,634,917	29,643,033	29,074,591	29,834,471	29,079,844
2	Modal Inti (*Tier* 1)	*Tier 1 Capital*	30,634,917	29,643,033	29,074,591	29,834,471	29,079,844
3	**Total Modal**	***Total Capital***	**32,951,455**	**32,117,061**	**31,472,491**	**32,273,030**	**31,916,329**
Aset Tertimbang Menurut Risiko (Nilai)		***Risk Weighted Assets* (RWA)**					
4	Total Aset Tertimbang Menurut Risiko	Total RWA	183,076,525	189,713,131	177,324,509	174,444,978	170,661,087
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR		***Risk-based capital ratios as a percentage of RWA***					
5	Rasio CET1 (%)	CET1 Ratio (%)	16.73%	15.63%	16.40%	17.10%	17.04%
6	Rasio *Tier 1 (%)*	Tier1 Ratio (%)	16.73%	15.63%	16.40%	17.10%	17.04%
7	Rasio Total Modal (%)	CAR (%)	18.00%	16.93%	17.75%	18.50%	18.70%
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR		***Risk-based capital ratios as a percentage of RWA***					
8	Capital Conservation Buffer (2,5% dari ATMR) (%)	*Capital Conservation Buffer (2,5% of RWA)*	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2,5% dari ATMR) (%)	*Countercyclical Buffer (0 - 2,5% of RWA)*	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge untuk Bank Sistemik (1% - 2,5%) (%)	*Capital Surcharge for Systemically Important Bank*	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10)	*Total CET1 as Buffer*	3.50%	3.50%	3.50%	3.50%	3.50%
12	Komponen CET1 untuk buffer	*CET1 Component for Capital Buffer*	8.67%	7.60%	8.50%	9.25%	9.45%
Rasio Pengungkit sesuai Basel III		***Leverage Ratio***					
13	Total Eksposur	*Total Exposures*	497,241,904	470,660,744	454,898,238	455,163,508	441,456,794
14.a	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%).	*Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)*	6.16%	6.34%	6.39%	6.42%	6.55%
14.b	Nilai Rasio Pengungkit, **tidak** termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%).	*Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)*	6.16%	6.34%	6.39%	6.42%	6.55%
14.c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transction* (SFT) secara *gross* (%).	*Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)*	6.16%	6.33%	6.39%	6.42%	6.54%
14.d	Nilai Rasio Pengungkit, **tidak** termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transction (SFT) secara gross (%).	*Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)*	6.16%	6.33%	6.39%	6.42%	6.54%
Rasio Kecukupan Likuiditas (LCR)		***Liquidity Coverage Ratio***					
15	Total Aset Likuid Berkualitas Tinggi (HQLA)	*High-quality liquid assets* (HQLA)	78,398,352	75,073,720	69,149,093	74,276,531	77,132,537
16	Total Arus Kas Keluar Bersih (*net cash outflow)*	Total *Net Cash Outflows*	40,557,843	42,590,005	42,977,956	38,853,989	38,118,819
17	LCR (%)	LCR (%)	**193.30%**	**176.27%**	**160.89%**	**191.17%**	**202.35%**
Rasio Pendanaan Stabil Bersih (NSFR)		***Net Stable Funding Ratio***					
18	Total Pendanaan Stabil yang Tersedia (ASF)	*Available Stable Funding*	272,781,612	258,298,828	247,166,074	252,191,739	247,255,664
19	Total Pendanaan Stabil yang Diperlukan (RSF)	*Required Stable Funding*	215,009,318	212,685,063	206,165,969	209,135,110	204,476,752
20	NSFR (%)	NSFR (%)	**126.87%**	**121.45%**	**119.89%**	**120.59%**	**120.92%**

Laporan Ukuran Utama - Konsolidasi
Key Metric Report – Consolidated

Nama Bank/*Name of Bank* : PT Bank Tabungan Negara (Persero), Tbk.
Posisi Laporan/*Reporting Position* : September 2025/ *September 2025* - (TW III/2025)

(Juta/Million Rupiah)

	Keterangan/Deskripsi	*Description*	Periode				
			Sep-25	Jun-25 (Audited)	Mar-25	Dec-24 (*Audited*)	Sep-24 (*Reviewed*)
Modal Yang Tersedia (nilai)		***Available Capital***					
1	Modal Inti Utama (CET1)	*Common Equity Tier 1*	31,742,918	30,740,877	29,074,591	29,834,471	29,079,844
2	Modal Inti (*Tier* 1)	*Tier 1 Capital*	31,742,918	30,740,877	29,074,591	29,834,471	29,079,844
3	**Total Modal**	***Total Capital***	**34,066,148**	**33,215,315**	**31,472,491**	**32,273,030**	**31,916,329**
Aset Tertimbang Menurut Risiko (Nilai)		***Risk Weighted Assets* (RWA)**					
4	Total Aset Tertimbang Menurut Risiko	Total RWA	183,618,577	189,746,360	177,324,509	174,444,978	170,661,087
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR		***Risk-based capital ratios as a percentage of RWA***					
5	Rasio CET1 (%)	CET1 Ratio (%)	17.29%	16.20%	16.40%	17.10%	17.04%
6	Rasio *Tier 1 (%)*	Tier1 Ratio (%)	17.29%	16.20%	16.40%	17.10%	17.04%
7	Rasio Total Modal (%)	CAR (%)	18.55%	17.51%	17.75%	18.50%	18.70%
Rasio Modal berbasis Risiko dalam bentuk persentase dari ATMR		***Risk-based capital ratios as a percentage of RWA***					
8	Capital Conservation Buffer (2,5% dari ATMR) (%)	*Capital Conservation Buffer (2,5% of RWA)*	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical Buffer (0 - 2,5% dari ATMR) (%)	*Countercyclical Buffer (0 - 2,5% of RWA)*	0.00%	0.00%	0.00%	0.00%	0.00%
10	Capital Surcharge untuk Bank Sistemik (1% - 2,5%) (%)	*Capital Surcharge for Systemically Important Bank*	1.00%	1.00%	1.00%	1.00%	1.00%
11	Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10)	*Total CET1 as Buffer*	3.50%	3.50%	3.50%	3.50%	3.50%
12	Komponen CET1 untuk buffer	*CET1 Component for Capital Buffer*	9.22%	8.18%	8.50%	9.25%	9.45%
Rasio Pengungkit sesuai Basel III		***Leverage Ratio***					
13	Total Eksposur	*Total Exposures*	498,887,260	471,792,670	454,898,238	455,163,508	441,456,794
14.a	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%).	*Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)*	6.36%	6.56%	6.39%	6.42%	6.55%
14.b	Nilai Rasio Pengungkit, **tidak** termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada) (%).	*Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)*	6.36%	6.56%	6.39%	6.42%	6.55%
14.c	Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset *Securities Financing Transction* (SFT) secara *gross* (%).	*Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)*	6.36%	6.55%	6.39%	6.42%	6.54%
14.d	Nilai Rasio Pengungkit, **tidak** termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transction (SFT) secara gross (%).	*Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)*	6.36%	6.55%	6.39%	6.42%	6.54%
Rasio Kecukupan Likuiditas (LCR)		***Liquidity Coverage Ratio***					
15	Total Aset Likuid Berkualitas Tinggi (HQLA)	*High-quality liquid assets* (HQLA)	79,461,030	78,218,417	69,149,093	74,276,531	77,132,537
16	Total Arus Kas Keluar Bersih (*net cash outflow)*	Total *Net Cash Outflows*	40,479,977	41,242,732	42,977,956	38,853,989	38,118,819
17	LCR (%)	LCR (%)	**196.30%**	**189.65%**	**160.89%**	**191.17%**	**202.35%**
Rasio Pendanaan Stabil Bersih (NSFR)		***Net Stable Funding Ratio***					
18	Total Pendanaan Stabil yang Tersedia (ASF)	*Available Stable Funding*	273,896,727	259,402,030	247,166,074	252,191,739	247,255,664
19	Total Pendanaan Stabil yang Diperlukan (RSF)	*Required Stable Funding*	214,503,390	212,685,294	206,165,969	209,135,110	204,476,752
20	NSFR (%)	NSFR (%)	**127.69%**	**121.97%**	**119.89%**	**120.59%**	**120.92%**